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**Rules of**  
**Department of Insurance,**  
**Financial Institutions and**  
**Professional Registration**  
**Division 2245—Real Estate Appraisers**  
**Chapter 4—Certificates and Licenses**

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**Title 20—DEPARTMENT OF  
INSURANCE, FINANCIAL  
INSTITUTIONS AND  
PROFESSIONAL REGISTRATION  
Division 2245—Real Estate Appraisers  
Chapter 4—Certificates and Licenses**

**20 CSR 2245-4.010 Form and Contents**

*PURPOSE: This rule declares the form and contents to be identified on the certificate or license.*

(1) The commission shall issue to each licensee a certificate or license, as applicable, in a form as shall be prescribed by the commission. The certificate, license, or both, shall show the name of the licensee and a certificate or license number assigned by the commission. Each certificate, license, or both, shall have imprinted on it the state seal and, in addition, shall contain other matters as shall be prescribed by the commission.

(2) Certificate and license documents, application and renewal materials and pocket cards shall remain the property of the state and upon any suspension, revocation or of a denial of a certificate or license, the individual holding the related certificate or license document and pocket card shall return them to the commission within ten (10) days of notification by the commission.

*AUTHORITY: sections 339.509 and 339.527, RSMo Supp. 1990.\* This rule originally filed as 4 CSR 245-4.010. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Moved to 20 CSR 2245-4.010, effective Aug. 28, 2006.*

*\*Original authority: 339.509, RSMo and 339.527, RSMo 1990.*

**20 CSR 2245-4.020 Expiration and Renewal**

*PURPOSE: This rule establishes the dates of certificate and license validity and the obligation of licensees for renewal of the same.*

(1) Beginning January 1, 2000 every certificate or license issued and every certificate or license renewal shall expire on June 30 in every even-numbered year after the date of issuance. The commission may prorate continuing education and fees in order to put all licensees on this biennial renewal. The commission may mail to each licensee, at least

sixty (60) days prior to the expiration date of each renewal year, a notice of the expiration and application for renewal of the certificate or license to the licensee's address on file with the commission. The commission may issue a new certificate or license for each renewal period upon receipt of a properly completed renewal application, including proof of completion of the continuing education requirements pursuant to this Act and the fee postmarked before midnight, June 30, of each year of expiration. Delinquent renewal applications must be accompanied by a delinquent fee of fifty dollars (\$50) per month or partial month elapsed since the expiration date not to exceed six hundred dollars (\$600). Any licensee who fails to complete continuing education requirements will not be eligible for certification or license renewal.

(2) Failure of a licensee to receive the notice and application to renew from the commission shall not excuse the licensee from the requirements for renewal contained in this rule.

*AUTHORITY: sections 339.509 and 339.519, RSMo Supp. 1998.\* This rule originally filed as 4 CSR 245-4.020. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Amended: Filed Sept. 2, 1993, effective April 9, 1994. Amended: Filed June 22, 1999, effective Dec. 30, 1999. Moved to 20 CSR 2245-4.020, effective Aug. 28, 2006.*

*\*Original authority: 339.509, RSMo 1990, amended 1998 and 339.519, RSMo 1990, amended 1998.*

**20 CSR 2245-4.025 Inactive Status**

*PURPOSE: This rule outlines the process for requesting inactive status.*

(1) A licensee may request in writing that his/her license or certificate be placed on inactive status. The licensee shall not practice as a real estate appraiser while the license is on inactive status. The licensee shall not hold himself or herself out as actively practicing real estate appraising while on inactive status and must renew the inactive status at the beginning of each renewal period.

(2) If an individual with a license on inactive status wishes to return a license or certificate to active status prior to the renewal time, the individual shall complete a renewal form, pay the reactivation fee and shall provide evidence of completion of at least twenty-eight

(28) hours of continuing education within the preceding two (2) years.

(3) Applicants who are approved for inactive status renewal will receive one (1) license or certificate. Duplicate licenses or certificates may be provided upon payment of the appropriate fee.

*AUTHORITY: section 339.525.5, RSMo Supp. 2007 and section 620.150, RSMo 2000.\* Original rule filed Nov. 15, 2007, effective May 30, 2008.*

*\*Original authority: 339.525.5, RSMo 1990, amended 1997, 2007 and 620.150, RSMo 1998.*

**20 CSR 2245-4.030 Fictitious Name**

*PURPOSE: This rule requires that a licensee doing business under any other name must register the name(s) with the commission.*

(1) Any licensee doing business under any name other than the exact name shown on his/her certificate or license shall first register the name(s) with the commission.

*AUTHORITY: sections 339.509 and 339.527, RSMo Supp. 1990.\* This rule originally filed as 4 CSR 245-4.030. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Moved to 20 CSR 2245-4.030, effective Aug. 28, 2006.*

*\*Original authority: 339.509, RSMo 1990 and 339.527, RSMo 1990.*

**20 CSR 2245-4.040 Individual License; Business Name; Pocket Card**

*PURPOSE: This rule assures that the commission may fulfill its regulatory authority over licensees. In order to fulfill its authority, it must be in a position to communicate with and identify all licensees. The license pocket card is a consumer protection measure where the licensee may offer proof of his/her professional status.*

(1) A licensee shall not conduct his/her business under any other name or at any other address than the one for which his/her individual certificate or license is issued unless s/he first complies with 20 CSR 2245-4.030. If a licensee changes his/her name or business address, s/he shall notify the commission in writing within thirty (30) days after the change becomes effective.



(2) In addition to the individual certificate or license to be issued to each licensee, the commission shall furnish a pocket card to each individual licensee, which shall certify that the person whose name appears on the pocket card is a state-certified general real estate appraiser, a state-certified residential real estate appraiser or a state-licensed real estate appraiser as the case may be.

(3) Each licensee shall carry his/her pocket card upon his/her person at all times when conducting any real estate appraisal-related activity and shall exhibit it upon demand.

*AUTHORITY: sections 339.509 and 339.529, RSMo 2000.\* This rule originally filed as 4 CSR 245-4.040. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Moved to 20 CSR 2245-4.040, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007.*

*\*Original authority: 339.509, RSMo 1990, amended 1998 and 339.529, RSMo 1990, amended 1998.*

#### **20 CSR 2245-4.050 Nonresident Certification or Licensure; Reciprocity**

*PURPOSE: This rule clarifies and qualifies who may obtain a nonresident certificate or license and the condition for renewal.*

(1) A nonresident person seeking a certificate or license to engage in the real estate appraisal business in Missouri first shall apply for an appropriate certificate or license on a form provided by the commission and shall sign the application before a notary public and submit the same with the required fee to the commission.

(2) The commission may issue a certificate or license to an individual who is certified or licensed in his/her state of domicile, provided the commission is furnished verification that the appraiser is in good standing with his/her state of domicile and any other state that he/she has held licensure or certification. An individual applicant for a certificate or license who is not certified or licensed in his/her state of domicile may be granted a certificate or license as long as the applicant has at least fifty percent (50%) of the required experience hours in the state of Missouri and upon meeting all other requirements of a resident for that certificate or license.

(3) After certification or licensure, a nonresident licensee shall be subject to and shall comply with all provisions of the license law and these regulations.

(4) The commission may exempt the examination, application process, application and/or fees, as prescribed by the certification or licensure law a nonresident individual duly certified or licensed in any other state under the laws of which a similar exemption is extended to licensees of Missouri, provided a written agreement for reciprocal certification or licensure exists between the licensing authorities of the states involved. A nonresident applicant may petition the commission to waive the examination when a written agreement for reciprocal certification or licensure does not exist between Missouri and the nonresident's state of domicile. A nonresident applicant shall provide the commission with a letter from the licensing authority of his/her state of domicile indicating that the nonresident applicant successfully passed an examination approved by the Appraisal Qualifications Board of the Appraisal Foundation.

*AUTHORITY: sections 339.509, 339.521 and 339.523, RSMo 2000.\* This rule originally filed as 4 CSR 245-4.050. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Amended: Filed Aug. 14, 1991, effective Jan. 13, 1992. Amended: Filed Sept. 2, 1993, effective April 9, 1994. Amended: Filed Jan. 17, 1995, effective June 30, 1995. Amended: Filed June 22, 1999, effective Dec. 30, 1999. Moved to 20 CSR 2245-4.050, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007.*

*\*Original authority: 339.509, RSMo 1990, amended 1998; 339.521, RSMo 1990; and 339.523, RSMo 1990, amended 1998.*

#### **20 CSR 2245-4.060 Temporary Nonresident Certificate or License**

*PURPOSE: This rule sets forth the administrative procedures, terms and conditions under which a nonresident applicant may obtain a temporary real estate appraiser certification or licensure.*

(1) A nonresident applicant, who is certified or licensed and in good standing under the laws of another state, may obtain a Missouri temporary appraiser certification or license

for a maximum of six (6) months for the purpose of completing a particular appraisal assignment. To obtain a temporary certification or license, the applicant shall make application on a form prescribed by the commission requesting the specific term of the certificate up to six (6) months, setting forth the particular assignment for which the temporary certificate or license is requested, and paying the prescribed fees as outlined in 20 CSR 2245-5.020. The commission may grant an extension for an additional three (3) months, at no charge, if made in writing and for just cause.

(2) The commission may refuse to issue a certificate or license for one (1) or any combination of causes set forth in section 339.532, RSMo. The scope of the temporary appraiser certification or license shall be limited to the particular appraisal assignment described in the application.

*AUTHORITY: sections 339.503, 339.509 and 339.521, RSMo 2000.\* This rule originally filed as 4 CSR 245-4.060. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Amended: Filed March 14, 1996, effective Sept. 30, 1996. Amended: Filed June 25, 2004, effective Feb. 28, 2005. Moved to 20 CSR 2245-4.060, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007.*

*\*Original authority: 339.503, RSMo 1990, amended 1998; 339.509, RSMo 1990, amended 1998; and 339.521, RSMo 1990.*